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ABSTRACT

Methods are presented for organizing and implementing consumer education for grades K-12. The handbook is based on the premise that consumer education should be integrated in the total curriculum. Consumer education is defined as the preparation of individuals in the skills, concepts, and understandings required for maximum use of and satisfaction from their resources. The handbook is divided into two major sections. The first section develops the organizational constructs of consumer education. It is suggested that teachers establish objectives, create an atmosphere in which student needs and interests can be brought out openly, and allow students a high level of participation in learning activities. Suggestions for organizing consumer education on a K-12 continuum are offered. The second section of the handbook suggests the following five implementation models: use existing courses, integrate all courses, team teach, offer a separate course, and use a community-based systems approach. An appendix contains consumer education competencies checklists for primary, intermediate, and secondary grades. The checklists can help the instructor determine what consumer topics are to be taught and show where they appear in existing programs. (Author/JR)

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Table of Contents

Foreword iv

Organizational Constructs

- Establishing Objectives 1
- Creating a Climate 4
- Student Involvement in Learning Activities 6
- Organizing Consumer Education on a K-12 Continuum 8

Implementation Models

- Use Existing Courses 11
- Integrate All Courses 15
- Team Teaching 17
- Separate Course 22
- Community-Based Systems Approach 24
- Where Do We Go From Here? 27

Appendix

- Consumer Education Competencies Checklists .. 30

Foreword

The Department of Education has designated consumer education a curriculum priority and encourages school districts of the Commonwealth to emphasize such instruction so that *all* students may benefit from a comprehensive program of consumer education. The department's definition of consumer education is: The preparation of individuals in the skills, concepts and understandings required for everyday living so they can achieve, within the framework of their own values, maximum use of and satisfaction from their resources.

Based on the premise that consumer education is not a separate academic subject but instead relates to many subject areas, the department's position is that consumer education can be offered to students through a variety of approaches—the final decision resting with the local school district.

While some districts may prefer to offer a separate course, others may wish to provide consumer education via team teaching, an integration process, the use of existing consumer-oriented courses, a community-oriented approach, or some other organizational method. Each of these organizing patterns is developed further in this guide.

To clarify and develop the department's position on consumer education, an interdisciplinary Consumer Education Task Force prepared a list of "Consumer Education Competencies, K-12," identifying important concepts and understandings in which students should demonstrate competency. These competencies have been established at three separate levels: primary (K-4), intermediate (5-8) and secondary (9-12).

The idea is not to produce an inviolate hierarchy of sequential consumer education but rather to illustrate the kinds of learnings that may be included in a curriculum from kindergarten through 12th grade. Anyone using the competencies for curriculum development or revision should, therefore, feel free to interchange them among the several levels, as best meets the needs of students' interests and abilities. The competencies in question are a major part of the checklists found in the appendix.

For information about additional materials available, write or call:
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ORGANIZATIONAL CONSTRUCTS

Establishing Objectives

In building an instructional program for consumer education, using any of a variety of approaches, one needs to answer some fundamental questions: Will students be able to function more effectively in society and the marketplace after they leave the classroom? What are the individual and collective needs and interests of the students? What are the particular circumstances of the students' communities? Answers to such questions can help teachers select topics for discussion and be the groundwork for a program.

In answering these questions, it is most important that one actively involve students, determining what they perceive as needs and wants. In this teacher-student learning partnership, it is more likely that teachers will be aware of the climate that needs to be created in the classroom to develop meaningful teaching and learning experiences.

Drawing on concerns such as those above, one can establish instructional objectives for a program. Objectives might be to help students:

- Be aware of and exercise their rights and responsibilities as consumers.
- Recognize responsible and irresponsible transactions in the marketplace.
- Identify a variety of cultural influences bearing on personal values.
- Differentiate wants from needs.
- Compare budgeting procedures of families of various sizes and socioeconomic conditions.
- Distinguish quality from nonquality products and services.

It should be noted that objectives are meant to describe the changes the staff

wishes to see in students' ability to perform—as a result of the program or course. These changes in behavior are based on the student's development of concepts, understandings and skills as well as new or altered attitudes and values.

The staff must determine and establish priorities by working not only with students but also with parents and guardians.

When the objectives are identified and priorities are established, the staff is ready to build activities around them and to create periodic evaluations to assess attainment of the objectives. The following might serve as an example:

Objective

To enable students to compare advantages and disadvantages of the use of consumer credit.

Learning Activities

Purpose—To gain insight into the value of credit to society

Activity—Ask students to write a story about what life would be like if there were no credit. Have a follow-up discussion about the effects of consumer credit on our economy and how everyday living may be improved by the wise use of credit

and

Purpose—To understand the pitfalls of credit buying

Activity—Have students read cases about persons having credit problems. The teacher and/or students can collect magazine and newspaper articles about families with credit difficulties. Some possible problems that should be included are over-extension, "easy" credit, repossession, wage assignment,

confessions of judgment, sheriff's sale, ineligibility for credit, and loss of credit rating.

Evaluation

(sample question)

Read the following cases and compile a list of advantages and disadvantages of credit buying for the financial situation in each case. (The teacher should "design" or select cases that include the points he/she wants to make.)

Words of caution: The program should be designed so that it not only provides for but encourages full exploration and flexibility. For example, if a student comes to class with a personal consumer problem or a news article on product safety, the teacher should be willing to adjust the day's schedule to take advantage of this immediate concern.

Creating a Climate

It is important that teachers be sensitive to the emotional climate of their classrooms. They must create an atmosphere in which student interests and needs can be brought out openly. Perhaps the most important ground rule to be established is a prohibition against rejecting any feelings or ideas, however frivolous or illogical they may seem. The teacher and class members alike must be prepared to consider a broad range of viewpoints.

Students at all grade levels and from all cultural backgrounds want and need opportunities to test themselves and their values against other points of view. Through open discussions of the ways in which attitudes, customs and habits influence family consumer patterns, students can acquire an excellent insight into their own changing values system and behavioral patterns. If this is to be achieved, rapport must be established between teacher and students and among classmates.

Though there are countless ways to organize the classroom so that the climate is conducive to teaching and learning, only a few will be mentioned here. For example, an introductory lesson should be designed so that students can discover as quickly as possible the relationship between themselves and the consumer education program or course. Teachers can accomplish this by having students write an unsigned paper describing themselves and their likes and dislikes, including a record of the kinds of activities they regularly perform. Then the teacher can distribute the write-ups at random and have the students read them and analyze the number and types of situations in which students play roles as consumers.

Another technique is to take students shopping in a department store. Each student could be "given" a set amount of money with which they would purchase the necessary items to furnish a designated room in the home. Following the exercise the class could discuss the experience, noting, for example, the need to figure costs and determine quality, the role of emotional influence on choice, etc.

For many classroom activities, the teacher may find it better to organize the class into groups. Students generally adapt quite easily to this type of organization, which provides them opportunities to engage in a variety of leadership-participant roles. Such a practice breaks down barriers that frequently develop when there is a variety of ability or achievement levels among students. In addition, group activities will actively involve more students in more activities, thus increasing the likelihood of their learning.

Certainly there are many additional techniques or practices which teachers can and do use to establish and maintain a healthy climate in the classroom. But, more important, the climate established at the outset determines to a great extent the success of the program or course.

Student Involvement in Learning Activities

As mentioned earlier, students usually learn more quickly—and learning is reinforced—when they are actively involved.

Among the many possible student activities are plays and role playing. In the use of plays, content is more important than memorizing parts. Role playing, on the other hand, not only allows the student to gain insight into the feelings of others but is a good way to deal with values and attitudes.

Dramatic activities like skits, puppet theaters and pantomime are appealing to younger students and will lead to many similar learning outcomes, albeit at a less sophisticated level than plays and role playing do for older students.

Some students enjoy and have photography as a hobby. This can be exploited in behalf of the total program. Many comparative studies can be developed through the use of photographs or slides.

Students with talents in art can make bulletin boards, charts, graphs, transparencies, etc.

Another effective way to involve students in consumer affairs is through case studies which require problem-solving skills. Throughout their lifetimes, consumers are faced with many important and difficult decisions: whether to buy or not to buy, to pay cash or use credit, to buy or rent, etc. Case studies provide students with practice in decision making and build up their confidence to function effectively. In using this technique the teacher must keep all options open, conveying the fact that decisions are based on one's personal values, goals, resources and willingness to accept responsibility. Students should not be left to think that there is only one "right" answer.

Since decision making is difficult, the teacher may have to offer assistance initially to be sure that everyone knows what the problem is before proceeding. After defining the problem, the teacher should lead the class through the problem-solving steps: to determine the goals and values which affect the decision; to identify available resources which can be used to effect solutions; to consider alternatives, consequences and responsibilities of the decision; and then to make the decision. After making the decision, the student should learn to guide his/her actions to insure implementation of the decision. Finally, the student should evaluate the decision to learn from it for the future.

A useful technique for involving students is student research. This can be used to encourage students to think independently and to help students develop self-reliance and confidence in their ability to make decisions. When used by the student to investigate a personal consumer matter, research can be an effective tool for learning.

Another idea worth considering is the use of community resources. Students can learn as effectively outside the classroom as inside, and the teacher should take advantage of both circumstances. Consumer education provides students with an excellent opportunity for involving the community. Many government agencies and nongovernment organizations are interested in such activities and willing to cooperate.

When a speaker is invited into the classroom, the teacher should first meet with that person to make certain the visitor knows what is expected, the grade level of students and what material has already been covered. Conversely, when the students are taken into the community, they should be prepared through prior discussion. Planning is critical in either approach.

The main point is that teachers should make every effort to involve students in as many relevant activities as possible to increase or improve the development of behaviors that contribute to students' competence as consumers.

Organizing Consumer Education on a K-12 Continuum

Elementary Grades

- Emphasize the integrated approach which involves consumer education concepts/understandings as they are encountered in the normal course of various subjects, such as math, science and social studies and potentially language arts, reading and art.

Middle School and High School

- Emphasize specialized courses

  —Via those areas commonly concerned with consumer topics (home economics, business education and social studies).

  —Via team teaching, tying the above disciplines and/or others together in a coordinated program.

  —Via a separate course.

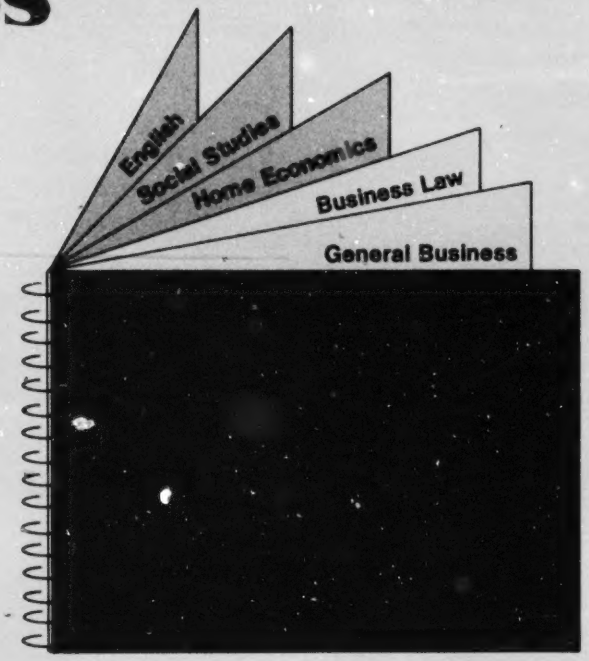
  OR

- Continue emphasis on an integrated basis begun in the elementary grades, with the necessary coordination from the administrative level. The program should be expanded to include other areas: health, home economics, business education, distributive education, industrial arts, school safety education and environmental education, among others.

As a basis for organizing any of the possible approaches, the department's consumer education competencies should be analyzed for their application to the approach being considered. Teachers charged with implementing the program must determine which competencies will be used in their programs. However, to ensure optimum coverage for all students, the school district should designate a coordinator to oversee the curriculum. With so many areas involved, undesirable duplication could occur. Too often in the past, students have justifiably complained about duplication in the curriculum. There is enough in consumer education to go around, and each academic area should take responsibility for that portion which naturally applies to it—in a coordinated fashion, of course.

IMPLEMENTATION MODELS

Use Existing Courses



From among the variety of ways a school district could organize its secondary level instructional program, the department has chosen to highlight five approaches:

I. *Use Existing Courses* (general business, consumer economics/ education, consumer and homemaking, family living, economics, etc., which currently include a significant number of consumer education understandings). This approach tends to limit the number of students in a comprehensive study of consumer affairs, since not all students take these courses, with the possible exception of social studies and English.

Examples:

A. Home Economics—"Home Management and Family Resources"

- Represents the decision-making aspect of homemaking.
- Emphasizes the conscious planning, controlling and evaluating of family resources to achieve satisfying family living in today's society, recognizing that home management becomes more complex as technological advances and social and economic forces affect the functioning of the home.

B. Business Law

- Provides students with an awareness and understanding of the legal system and its operations, including the basic concepts of the Uniform Commercial Code.
- Develops in students the basic ability to deal more effectively as consumers or business persons in areas involving contracts, agencies, bailments, leases, etc.

C. General Business

- Provides students with a basic understanding of the many elements involved in the effective operation of a business enterprise.
- Generally includes business structure, business regulations, credit, risk sharing, marketing, advertising, management, finance, as well as other sociobusiness economic problems—all of which will provide students with the information they need to be more informed consumers in the business world.

D. English

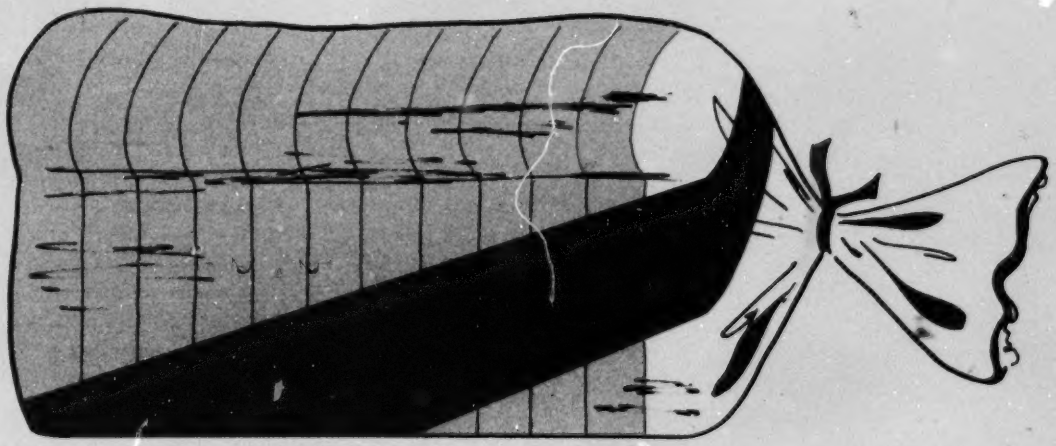
- Concerns communication as it relates to consumer affairs; is used to obtain information helpful in the planning of purchases and the making of decisions.
- Deals not only with written or printed forms but also with oral

expression; helps students evaluate the various forms of communication used in a seller-buyer relationship.

E. Social Studies

- Emphasizes the crucial role of the consumer by illustrating the impact of students' behavior in their roles as workers, consumers and citizens; helps students compare various roles in different economic systems.
- Provides students with an understanding of the economic process by making economic concepts and methods of inquiry relevant to their everyday lives; relates personal economic decision making and aggregate economic analysis to the social studies curriculum.

Integrate All Courses



II. *Integrate All Courses.* Each subject area builds on its individual areas of special concern to consumer education. This approach requires very close coordination and careful planning to ensure the broadest student involvement.

Suggested steps:

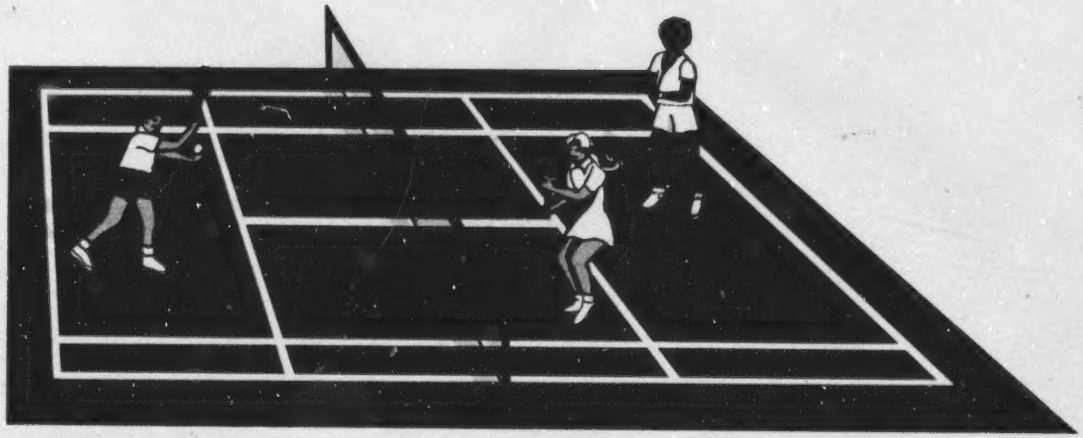
A. Use the department's consumer education competencies to identify elements that would seem best suited to structuring an integrated approach.

B. Make an imaginative department-by-department inventory of existing courses to identify the consumer education information already being taught. Then identify which students get what and subtract this from the total structure in A. Now you know where to work to improve the program.

C. Figure out, department by department, what adaptations can be made to cumulatively enrich the program; build on "natural" areas of interest to make the traditional program richer (no need to manufacture special opportunities). Subtract this "adaptation" material from the original remainder, noting which department should get what is left over.

D. This leaves you with the areas or interests not covered anywhere in the standard curriculum offerings and identifies those areas/interests that are provided for only a small segment of the student body. You now have a basis for offering special courses/units/minicourses; perhaps one department might present its special offering to all students via released time from their own program (e.g., home economics staff presents one of its specialties to all students not enrolled in home economics).

Team Teaching



24

III. *Team Teaching.* Set up a team of teachers from business education, home economics, industrial arts, mathematics, social studies (or other combinations) and have the team jointly plan and teach a consumer program that makes use of the strength/specialty of each. Remember that team success depends on the full cooperation of each member.

Since few teachers are trained as consumer specialists, other disciplines need to contribute. Each teacher brings to the program an expertise with which he/she is already comfortable. In such an approach students may, for the first time, see the interrelationship of all disciplines as a totality.

There are various ways to organize such a program. One is to establish a team of three teachers—one each from social studies, business education and home economics—to teach during the same class period. Students attend each teacher's class for a third of the school year.

Another method of organization is to have a team of five teachers—one each from home economics, English, social studies, business education and industrial arts. One day each week is set aside for a large-group activity led by one teacher on the team.

Regardless of what organization is used, however, one member of the team must be designated the coordinator of activities to assure that there is no overlap and that new materials are distributed to all, to arrange for an exchange of lessons and field trips and to schedule necessary team meetings when various issues and needs of the team are discussed.

Because many disciplines may contribute to a consumer education program, it may be advisable to have teachers from other disciplines occasionally plan with the team and even teach spot lessons or units.

A suggested team organization and possible content follow:

Basic Team

Business Education

Record-keeping
Business rights and responsibilities
Budgeting time and money
Credit availability and use
Contracts
Personal and property insurance
Investments
Taxes

Home Economics

Family relationships
Developing personal values and goals
Decision making
Evaluating quality
Using buying aids
Buying medical care
Buying and caring for food, clothing, housing
Selecting play equipment

Social Studies

Function of the economic system
Rights and responsibilities of the consumer
Law for the consumer
Agencies that help consumers
Social welfare
National consumer movement
Consumer movements in other countries

Alternative Components

Art

Visual aspect of purchasing
Clothing and home furnishings
Developing discriminating taste
Product design

Health

When to help and how to treat medical problems
Immediate handling of medical emergencies
Health services of community (immunization, poison control, health control)
Recognition of health quackery
Recreation

Mathematics

Computations related to spending, saving, investment and credit
Percentages
Metric System
Calculating discounts
Calculating sales tax
Interpretation of charts and graphs
Calculating cost per unit

English

Reading credit application forms
Understanding semantics and advertising
Label analysis
Dramatic productions related to consumer affairs
Using the novel as a basis for discussion of sociological aspects of consumption

Science

Product analysis
Environmental information
Nutrition studies
Textile analysis
Food sanitation
Effects of chemicals, electricity, gas and gasoline

Industrial Arts

Evaluating appliances and furniture
Evaluating a repair person
Buying a used car
Minor auto repairs
Minor home repairs

Music

Buying musical equipment
Aesthetic considerations in consumer decisions
Recreation

Separate Course

IV. *Separate Course.* Develop a specific course devoted to consumer education—semester or longer—for sophomores, juniors and seniors. Adjust the senior high curriculum as a whole and obtain enthusiastic teachers who know how to change their perspective.

Because of the broad expanse of consumer education, it is virtually impossible for one teacher to know all facets of every consumer problem or concern. Therefore, other avenues of support should be sought. The teacher will need assistance in the development of a meaningful and relevant program and outside resources to help implement it.

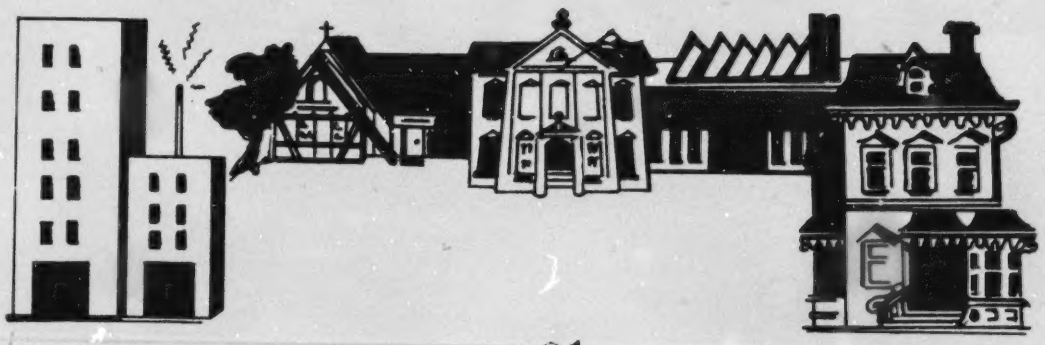
Outside resource persons currently involved with consumer affairs can not only help students learn, but can also keep the teacher aware of current issues, future problems and possible solutions, thereby broadening his/her own knowledge.

Resource persons are available from all over the community—lawyers speaking about consumer laws; department store credit managers speaking about credit application and the dangers of overextension of credit; and many, many more. The teacher should also draw on school district faculty with special skills, as done in team teaching.

Also worth considering is the expanded use of the community—field trips to businesses involved in the production, processing and distribution of goods and services—and the use of the community as a laboratory, where students research and/or work briefly in a consumer-centered activity.

Although there are many ways for the teacher of a separate course to receive help, the burden of obtaining it falls upon her/him.

Community-Based Systems Approach



V. *Community-Based Systems Approach.* Here the school is tied to community resources/agencies. This approach requires careful planning and coordination.

To be truly effective, a systemwide approach must include elements from outside the school system. This is probably the most ambitious and far-reaching approach to consumer education, since it involves students, teachers, administrators, parents, business leaders, consumer organizations and other community interests.

School administrators must abide by the principle that consumer education is important for all students at all levels and provide a coordinated program beginning in kindergarten and continuing throughout the students' entire school experience. Administrators must provide time and money for teacher training and work toward the goal of having every teacher participate eventually.

In the planning of such a program student representation is critical and community representation is highly desirable. Through a series of meetings involving teachers, school librarians, counselors, business leaders and representatives of other community groups, such as city officials, local consumer leaders and the press, the need for a consumer education program can be discussed and emphasized; at the same time widespread support can be solicited. Such support might include:

A. Parents agreeing to reinforce at home the consumer education students receive in the classroom.

B. Parents offering to take students on field trips.

C. Public libraries and the local press correlating some of their public affairs activities with the school's consumer education program.

D. Voluntary consumer groups developing a list of speakers, literature, and other reference sources for student and teacher use.

E. Business leaders arranging store and factory visits by students and possibly providing work/ laboratory experiences for older students.

The list of such support activities is as broad as one's imagination and is limited only by the ability to coordinate the efforts.

Where Do We Go From Here?

In consideration of the responsibility of educators to help prepare youth for a life of success and satisfaction in a complex society, consumer education certainly qualifies as an important aspect of the school program. But, since everyone is a consumer, we may easily overlook the fact that to become an efficient and effective consumer requires considerable knowledge and, more specifically, experience.

Therefore, it is the Department of Education's desire that school districts constructively address this concern in a rational, comprehensive, coordinated way. To assist in that process, the department has prepared several resources for district staff:

- *Consumer Education Competencies, K-12*—Lists consumer education goals at three levels: primary (K-4), intermediate (5-8) and secondary (9-12).
- *Consumer Education Checklists*—Three separate forms to be used locally for comparing existing curriculum offerings with the competencies.

  (These two items have already been distributed to intermediate unit directors and public and nonpublic chief school administrators.)
- *Consumer Education in the Secondary Curriculum: Guidelines for Implementation*—Lists objectives, suggested content and activities for consumer education through a variety of disciplines and in a variety of organizational patterns.
- *Bibliography of Consumer Education Materials*—Lists print and nonprint materials that apply to consumer education instruction.

These materials, coupled with suggestions in this guide, will permit a school district to develop and implement a program of consumer education for all students. The above items are available upon request from the Bureau of Curriculum Services, Division of Arts and Humanities, Box 911, Harrisburg, PA 17126.

APPENDIX

Consumer Education Competencies Checklists

To help school district staff analyze existing curricula in relation to the competencies, the competencies have been translated into three checklists. By using these checklists, one can determine what kind of consumer education topics are taught and where they appear in existing programs.

By using the space provided, one can identify which competencies are presently included in the program being reviewed. Completed checklists will provide the reader with a picture of the district's present consumer education offerings. The scope of this picture will depend, of course, on the degree to which the various grade levels and subject areas are involved.

The checklists are included here for the reader's information rather than as working forms. You can get them in a larger, easier-to-use format by writing the Department of Education at the address listed in the Foreword. We suggest that school districts acquire a complete set of the checklists and locally reproduce the additional copies needed for an analysis of their curricula.

PRIMARY

CONSUMER EDUCATION COMPETENCIES CHECKLIST

NOTE: This Form May Be Reproduced Locally

I. *Subject Area:* _____

II. *Courses:*

	Course Code	Course Title	Grade Level	No. Students Involved
A.				
B.				
C.				
D.				
E.				
F.				

III. *Competencies/Course:*

1. A "competency" describes the capacity or ability of the student to do something; accomplishment will be measured by the teacher(s).
2. The competencies listed below are those that students should be able to demonstrate.

	Course Code					
	A	B	C	D	E	F
Weeks of Instruction						
Overall Page Totals						

School _____ Respondent _____

P–1

Competencies	Course Code A	B	C	D	E	F
I. *Value System for Consumer Education*						
A. Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk taking.						
1. Demonstrate an understanding of money as the representation of financial worth/wealth						
2. Demonstrate an understanding of the purchasing power that money represents and recognize the consequences tied to the lack of it						
3. Demonstrate a knowledge of purchasing power and wise use of such power						
4. Demonstrate an understanding of the importance of personal choice in planning for financial security						
B. Recognize the differences and similarities of consumer values in a variety of cultures and socioeconomic groups.						
1. Demonstrate an awareness that people acquire many different articles and services						
2. Demonstrate a knowledge about the variability of choice among people of different cultures and socioeconomic groups						
C. Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.						
1. Determine basic human needs						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Determine which goods and services may make life more than just existence						
3. Demonstrate an understanding of the difference between needs and desires by eliminating unnecessary items from a comprehensive list of goods and services						
4. Demonstrate an understanding that many wants are a result of advertising claims						
D. Identify human and personal values and goals in relation to family, community and society.						
1. Determine their individual consumer values and compare them with those of their peer group						
2. Demonstrate an awareness of their values and goals by comparing them with those of their family and community						
E. Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.						
1. Demonstrate the ability to recognize basic human needs						
2. Determine which goods and services may make life more than just existence						
F. Develop a personal consumer value system that depends on a self-determined consideration of beauty, function and conservation.						
1. Demonstrate an understanding of the role that personal preference plays in selecting and caring for clothing, living areas and items which are the students'						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Demonstrate an awareness of social acceptance and its effect on things such as the way one dresses, the cars one buys, the home one lives in, etc.						
II. *Decision-Making Procedure*						
A. Perform mathematical operations necessary for consumer activities.						
1. Demonstrate the ability to recognize numerals						
2. Demonstrate the ability to use ones, tens, hundreds and thousands notations						
3. Demonstrate the ability to add and subtract whole numbers						
4. Demonstrate the ability to solve monetary problems by using the dollar sign and decimal point correctly						
5. Demonstrate the ability to count by ones, twos, fives, tens and twenty-fives to a dollar (100)						
6. Demonstrate the ability to compute various coin combinations to total a dollar						
B. Use both metric and English systems to determine lengths, volumes, weights/masses and areas.						
1. Demonstrate the ability to determine lengths in the English system by using inch, foot and yard and in the metric system by using millimeter, centimeter and meter						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Demonstrate the ability to determine weights/masses in the English system by using ounce and pound and in the metric system by using gram and kilogram						
3. Demonstrate the ability to determine liquid volume in the English system by using ounce, pint and quart and in the metric system by using cubic centimeter (milliliter) and liter						
C. Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases and purchase agreements.						
1. Demonstrate an understanding that insurance policies are consumer contracts to protect individuals and/or property						
2. Demonstrate an awareness that a guarantee is a consumer contract designed to force replacement of defective articles purchased or to support a claim against an advertiser						
3. Demonstrate an understanding of loans, charge accounts and credit cards by describing how they aid purchasers but bind them to later payment						
D. Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.						
1. Demonstrate an understanding of comparison and decision-making techniques by describing how goods are sold by weight, number or size						
2. Demonstrate the ability to recognize that color, size, taste, smell, feel, use and other factors influence the purchase of articles						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
E. Demonstrate the ability to plan how present and future income is spent.						
1. Demonstrate a knowledge of the *monetary reward income system,* as understood by the student, by explaining income and expenditure as they relate to the home and community						
2. Determine the use of specific income by identifying which of several goods or services to purchase						
F. Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.						
1. Determine from a few basic characteristics which services, practices and products will be best for selected individuals						
2. Demonstrate an understanding of how information gathering is necessary to making wise purchases						
III. *Rights and Responsibilities of the Consumer*						
A. Buy, use and maintain equipment/products according to established safety standards.						
1. Demonstrate an understanding of basic safety practices in the use of simple tools, toys, cleansing materials and medicines						
2. Demonstrate an understanding of the term "maintenance" and the role that maintenance plays in the extended life and safe operation of equipment						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
3. Demonstrate an understanding of basic safety procedures in the use of electrical equipment						
4. Demonstrate a knowledge of the proper use of knives, scissors, axes, sporting goods, shop tools, etc.						
5. Demonstrate an understanding of safety precautions for pedestrians, bicyles and automobiles						
6. Demonstrate an awareness of individual and group responsibility for the care of private and public property						
B. Identify and explain the rights and responsibilities of renters, lessors and owners.						
1. Demonstrate an understanding of "own" and "rent"						
2. Demonstrate an understanding of the responsibility for property, whether owned or rented						
C. Identify and describe the various types of consumer legislation and protection, especially those relevant to women, minorities and certain age groups.						
1. Demonstrate a knowledge of laws and regulations that protect children from unfair or dangerous selling practices						
D. Identify nongovernment agencies and organizations that provide consumers information and protection.						
1. Demonstrate an awareness of nongovernment agencies and organizations devoted to aiding consumers						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
E. Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.						
1. Demonstrate an understanding of the right to inquire or complain about products or services that fall short of advertised claims . . .						
2. Demonstrate the ability to be precise and polite in registering an oral complaint						
IV. *Role of Consumer in Our Economic System*						
A. Demonstrate the use of the monetary system.						
1. Demonstrate how money represents financial worth/wealth						
2. Demonstrate a knowledge of the purchasing power that money represents and recognize the consequences tied to the lack of it .						
3. Demonstrate the ability to solve monetary problems by correctly using the dollar sign and decimal point						
4. Demonstrate the ability to count by ones, twos, fives, tens and twenty-fives to total a dollar (100)						
5. Demonstrate the ability to compute coin combinations to total a dollar						
6. Demonstrate an understanding that money *represents* value						
B. Make use of banking and other monetary services available to consumers.						
1. Demonstrate an understanding for how money is saved for later use						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Demonstrate a knowledge of institutions established for saving money and for providing services dealing with money						
C. Describe the advantages and disadvantages of various types of stores and businesses (i.e., department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).						
1. Demonstrate a knowledge of various types of stores and reasons for shopping in them						
D. Describe the interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.						
1. Demonstrate the ability to explain supply and demand, production and distribution in terms of their own experience						
E. Explain the importance of the profit motive in a free enterprise economy.						
1. Determine the principles of a free enterprise economy and compare it with other types of economic systems						
2. Determine how the profit motive has operated in their own experience						
3. Demonstrate the ability to identify other types of work incentives .						
F. Analyze advertising and its influence upon the consumer.						
1. Demonstrate an understanding that many wants are the result of advertising claims						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Demonstrate an understanding of the right to inquire or complain about products or services if they do not fulfill advertised claims .						
3. Determine the effect that advertising has upon them as consumers						
G. Describe the effects of political and economic consumer behavior on the marketplace.						
1. Demonstrate a knowledge about consumer behavior by listing different types in which they engage						
2. Determine what is meant by good and bad consumer behavior ..						
H. Provide examples of the interdependence of world economics as it influences the consumer.						
1. Determine some examples of special products produced in other parts of the world and explain the need for such products						
2. Demonstrate a knowledge of the variability of choice among peoples of the world						
Overall Page Totals						

INTERMEDIATE

CONSUMER EDUCATION COMPETENCIES CHECKLIST

NOTE: This Form May Be Reproduced Locally

I. *Subject Area:* _____

II. *Courses:*

Course Code	Course Title	Grade Level	No. Students Involved
A.			
B.			
C.			
D.			
E.			
F.			

III. *Competencies/Course:*

1. A "competency" describes the capacity or ability of the student to do something; accomplishment will be measured by the teacher(s).
2. The competencies listed below are those that students should be able to demonstrate.

	Course Code					
	A	B	C	D	E	F
Weeks of Instruction						
Overall Page Totals						

School _____ Respondent _____

Competencies	Course Code A	B	C	D	E	F
I. *Value System for Consumer Education*						
A. Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk taking.						
1. Demonstrate an understanding of activities which can reduce risk, such as careful planning, insurances and retirement provisions						
2. Demonstrate an understanding of a financial promise as it relates to the rights and responsibilities of the consumer						
3. Demonstrate an understanding of a financial promise as it relates to the rights and responsibilities of business						
4. Determine choices of purchases, investments and savings, and substantiate reasons for choices made when presented with a number of long- and short-range opportunities for purchases using a set amount of funds.						
B. Recognize the differences and similarities of consumer values in a variety of cultures and socioeconomic groups.						
1. Determine how value choices of youth influence their spending patterns						
2. Demonstrate an understanding of values by being able to defend their own value decisions and comparing/contrasting them to current societal values						
3. Demonstrate a knowledge about the pressures of peer groups and society on decisions and values by describing their influence in making a decision and/or developing values						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
C. Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.						
1. Demonstrate the ability to plan a budget for expenditures with varied levels of income and substantiate choices						
2. Demonstrate an awareness of restrictions on credit buying imposed by budgetary limitations						
3. Demonstrate the ability to identify advertising techniques which influence consumer choices						
4. Demonstrate a knowledge of the importance of expressing needs and wants definitely and clearly						
5. Demonstrate the ability to distinguish between needs and wants according to a variety of individual value systems						
D. Identify human and personal values and goals in relation to family, community and society.						
1. Demonstrate an understanding of why individuals make voluntary contributions to such organizations as United Fund, health agencies and political groups						
2. Demonstrate an understanding of the statement, "A satisfied need is not a motivator of behavior," by explaining why a person requires more than money to satisfy basic needs in order to gain self-realization						
3. Demonstrate an understanding of planning as it relates to a consumer's needs and wants, stressing the idea of availability						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
E. Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.						
1. Demonstrate an understanding of how advertising and fads produce unnecessary consumption						
2. Determine methods for making judgments about mass media advertising, evaluating orally and in writing various techniques of advertising						
3. Demonstrate an understanding of the variety of choices that exist for them as consumers						
4. Determine the responsibilities and restrictions which relate to the freedom of the consumer						
5. Demonstrate an understanding of the importance of planning in expanding the consumer's freedom of choice						
6. Demonstrate an understanding of the influence of advertising and media in appealing to different values						
F. Develop a personal consumer value system that depends on a self-determined consideration of beauty, function and conservation.						
1. Determine criteria to be used for deciding about the purchase of: a. clothing b. bicycles c. records and record players d. personal care items e. transistor radios f. sporting goods						
2. Demonstrate an awareness of the freedom an individual has in relation to the values of beauty, function and conservation						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
II. *Decision-Making Procedure*						
A. Perform mathematical operations necessary for consumer activities.						
1. Demonstrate the ability to solve consumer-related mathematical problems by using various types of calculating devices						
2. Demonstrate the ability to solve problems involving rate of interest, profit and loss, taxes, etc.						
B. Use both metric and English systems to determine lengths, volumes, weights/masses and areas.						
1. Demonstrate the ability to measure specified objects in both metric and English units, determining linear and volume measurements, accurate to one significant digit						
C. Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases and purchase agreements.						
1. Demonstrate a knowledge about the following legal documents: deeds, leases, purchase contracts, notes, warranties, real estate sales agreements, loan contracts and mortgage agreements						
2. Demonstrate the ability to read, analyze, summarize and formulate questions about various types of insurance policies (e.g., life, automobile, home and medical)						
Overall Page Totals						

INTERMEDIATE—Continued

Competencies	Course Code A	B	C	D	E	F
D. Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.						
1. Demonstrate a knowledge of how various scientific disciplines can be used to compare the durability and quality of materials prior to purchase (e.g., durability and safety)						
2. Demonstrate an understanding of the potential hazards found in common household products, toys and appliances						
3. Determine which appliance, item of clothing or food product should be purchased, basing the decision on a comparison of the quality of different brands of the given items						
4. Demonstrate a knowledge of consumer services provided by business, government and private agencies by preparing information guides appropriate for use by students and/or adults						
E. Demonstrate the ability to plan how present and future income is spent.						
1. Demonstrate an understanding of decision-making processes by participating in role playing and simulation games related to purchasing						
2. Demonstrate an understanding of the importance of shopping carefully for goods *and* services by preparing a list of steps to be followed by the consumer						
F. Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
1. Determine what techniques are most useful in gathering and analyzing information						
2. Demonstrate an understanding of the various sources of information available to consumers for making decisions about services, practices and products						
III. *Rights and Responsibilities of the Consumer*						
A. Buy, use and maintain equipment/products according to established safety standards.						
1. Demonstrate an understanding of how the maintenance of tools and goods can save money and resources						
2. Demonstrate a knowledge of basic safety procedures as they pertain to the consumption of goods and services						
3. Demonstrate an understanding of the importance of following directions as a safety precaution, emphasizing the owner's manual as an important source of information						
4. Demonstrate a knowledge of the various organizations which advocate and promote safety in the use of goods and services						
B. Identify and explain the rights and responsibilities of renters, lessors and owners.						
1. Demonstrate an understanding of the concept of liability as it relates to the tenant, lessor-owner and the individual home owner						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Determine the rights and responsibilities of lessor-owners and tenants as they relate to a lease, especially in terms of security deposits, payment procedures and insurances						
3. Determine the rights and responsibilities of lessors, tenants and homeowners as they relate to local government, e.g., with regard to taxes, zoning and school systems.						
C. Identify and describe the various types of consumer legislation and protection, especially those relevant to women, minorities and certain age groups.						
1. Demonstrate a knowledge of the functions of federal agencies which provide consumer protection and information						
2. Demonstrate a knowledge of the functions of state agencies providing consumer protection and information						
3. Demonstrate a knowledge of the functions of local agencies involved in consumer protection and information						
4. Demonstrate an understanding of the relationship between consumer power and desired legislation						
D. Identify nongovernment agencies and organizations that provide consumers information and protection.						
1. Demonstrate a knowledge of the kinds of resources that offer objective analysis of major consumer goods						
2. Demonstrate a knowledge about services that nongovernment agencies offer in the field of consumer protection						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
3. Demonstrate an understanding of cooperatives by making a comparison of their advantages and disadvantages						
E. Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.						
1. Demonstrate the ability to compose a complaint letter which has clarity and substance						
2. Demonstrate the use of the telephone directory or other resource to locate proper authorities to whom they would address a complaint						
IV. *Role of Consumer in Our Economic System*						
A. Demonstrate the use of the monetary system.						
1. Demonstrate an understanding of the consumer's role in the historical development of the monetary system						
B. Make use of banking and other monetary services available to consumers.						
1. Demonstrate an understanding of how to open and keep a checking account, including such activities as:						
a. writing checks						
b. completing deposit slips						
c. endorsing checks						
d. reconciling checking accounts						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Demonstrate an awareness of the different types of banking institutions and the services that each offers						
3. Demonstrate the ability to compute interest						
4. Demonstrate an understanding of the effect that interest has upon the consumer's finances						
C. Describe the advantages and disadvantages of various types of stores and businesses, (i.e., department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).						
1. Determine the type(s) of purchasing techniques which are best utilized in varied types of stores						
2. Determine the services offered shoppers in each of the listed stores						
D. Describe the interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.						
1. Demonstrate an understanding of the industrialization of America, including roles of major leaders, and the results of this economic development						
E. Explain the importance of the profit motive in a free enterprise economy.						
1. Determine the varying degrees of importance of the profit motive in different societies						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Determine the consumer's position in economies which have a different emphasis on the profit motive						
F. Analyze advertising and its influence upon the consumer.						
1. Demonstrate a knowledge about techniques employed in advertising and describe their effect on consumer behavior						
2. Determine important concepts which govern advertising						
3. Demonstrate an understanding of various types of fraudulent advertising and describe procedures to counteract such practices						
4. Demonstrate the ability to identify and appraise various sales promotional devices used by stores/advertisers						
G. Describe the effects of political and economic consumer behavior on the marketplace.						
1. Determine the effects that shoplifting has upon prices						
2. Demonstrate a knowledge about the effect that high tariffs and restrictive trade laws have had upon prices in the past						
H. Provide examples of the interdependence of world economics as it influences the consumer.						
1. Demonstrate an understanding of how the shortage of a product in one part of the world can affect the consumer in America						
2. Determine the source of a variety of products found in a student's environment						
Overall Page Totals						

SECONDARY

CONSUMER EDUCATION COMPETENCIES CHECKLIST

NOTE: This Form May Be Reproduced Locally

I. *Subject Area:* _____

II. *Courses:*

Course Code	Course Title	Grade Level	No. Students Involved
A.			
B.			
C.			
D.			
E.			
F.			

III. *Competencies/Course:*

1. A "competency" describes the capacity or ability of the student to do something; accomplishment will be measured by the teacher(s).
2. The competencies listed below are those that students should be able to demonstrate.

	Course Code					
	A	B	C	D	E	F
Weeks of Instruction						
Overall Page Totals						

School _____ Respondent _____

S–1

SECONDARY—Continued

Competencies	Course Code A	B	C	D	E	F
I. *Value System for Consumer Education*						
A. Compare the advantages and disadvantages of financial security with the advantages and disadvantages of risk taking.						
1. Demonstrate an understanding of the statement "wealth makes wealth" by differentiating between various pro and con positions						
2. Determine the direct and indirect costs that risk can financially impose on the consumer						
3. Demonstrate an understanding of the rationale for risk-reducing activities such as budgeting, insurance, purchase of reliable products, etc.						
4. Demonstrate an understanding of the need for constant revision of consumption patterns throughout the individual's life						
5. Demonstrate an understanding of the nature of planning with special emphasis on its future as well as ongoing characteristics						
6. Determine the costs of safety in terms of dollars and worth in a variety of areas, e.g., investments, products, services, etc.						
B. Recognize the differences and similarities of consumer values in a variety of cultures and socioeconomic groups.						
1. Determine the choices of investment that would aid the economy and explain reasons for the decision when presented with a number of large development projects planned for a developing nation						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Demonstrate an understanding of the need for savings and capital investment in a developing nation						
3. Determine how value choices might vary between agrarian and industrial societies and wealthy and poor individuals						
4. Demonstrate an awareness of differing values among socio-economic groups, and cultures by sorting out on a rational basis those a group/culture would accept from those it would reject						
5. Demonstrate an understanding of the varieties of life styles which exist and the advantages and disadvantages of each						
C. Recognize the difference between real needs and perceived wants and be able to explain their impact on consumer choices.						
1. Demonstrate an understanding that if human wants are greater than available resources, an individual must establish priorities						
2. Demonstrate an understanding of the conceptual basis of needs and wants, particularly emphasizing the differences between them						
3. Determine the effects of advertising in persuading consumers to establish wants						
D. Identify human and personal values and goals in relation to family, community and society.						
1. Determine which areas of a budget for the community, state or nation should be supported and which would be reduced/eliminated						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Demonstrate the ability to interpret a value position by defending or criticizing the statement, "One becomes a better citizen by learning how to plan for economic security and financial independence."						
3. Demonstrate an understanding of the individual consumer's point of reference as it relates to the family, community and society						
4. Demonstrate an understanding of the full effect that the economy has upon the values and goals held by consumers						
5. Demonstrate a knowledge about the effect which consumer goals and values have upon the economy						
E. Develop a consumer value system that considers a self-determined quality of life rather than only the quantity of acquisition.						
1. Determine which amenities of living could be modified to ensure a healthier environment for the future						
2. Determine what steps could be taken to conserve energy and resources for the future without causing undue economic hardships						
3. Determine ways that the public can discourage manufacturers from building obsolescence into their goods						
4. Determine a plan for the expenditure of income to achieve personal satisfaction and defend it as being consistent with an acceptable standard of living						
5. Demonstrate an understanding of quantity and quality as they relate to each other and to consumption patterns						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
6. Demonstrate an understanding of the relationship between quality and price, with particular note of their inequality						
F. Develop a personal consumer value system that depends on a self-determined consideration of beauty, function and conservation.						
1. Demonstrate an understanding of the need to adjust buying habits to meet new problems and responsibilities in adult life						
2. Demonstrate an understanding of the levels of development in the formulation of values related to beauty, function and conservation						
3. Demonstrate an understanding of the costs related to the values of beauty, function and conservation						
4. Determine the immediate and far-reaching effects of product and service selection as related to beauty, function and conservation						
II. *Decision-Making Procedure*						
A. Perform mathematical operations necessary for consumer activities.						
1. Demonstrate the ability to solve problems concerning percentages, loan rates, discounts and profits						
2. Determine the cost per unit or volume and identify the least expensive purchase when containers of different sizes at different net prices are available						
3. Demonstrate the ability to use statistical data by interpreting selected charts or graphs and preparing a written statement of their content as an aid in purchasing goods and services						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
B. Use both metric and English systems to determine lengths, volumes, weights/masses and areas.						
1. Demonstrate the ability to measure and make appropriate calculations of area and volume with the measured values correct to three significant digits						
2. Demonstrate an ability to estimate to within 10 to 20 percent length, area, volume, mass and temperature using the metric system						
C. Analyze and compare various consumer contracts such as insurance policies, warranties, guarantees, loan and credit agreements, leases and purchase agreements.						
1. Determine the true percentage rate for a loan, given all the information (amount borrowed, length of note, number of payments) concerning the loan						
2. Determine what services are offered consumers by insurance company representatives and state Department of Insurance personnel						
3. Demonstrate a knowledge of the requirements for establishing and maintaining a good credit rating						
D. Compare the quality and desirability of competitive goods and services in order to make decisions on purchases.						
1. Determine the actual value of endorsements such as those by periodical publications like *Good Housekeeping* magazine or endorsing agencies like Underwriters' Laboratories						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
E. Demonstrate the ability to plan how present and future income is spent.						
1. Determine their required expenses and plan a budget for the coming year, given a fixed allowance. Based on this budget the students will prepare a budget for the first month and the first week of that month. Later, the students will compare the actual spending with the budget plan for the purpose of revising the original budget						
2. (IF NO. 1 IS NOT POSSIBLE) Demonstrate the ability to construct a year-long, month-long and week-long budget after identifying their fixed expenses as a young adult with a full-time job living away from home on an imaginary fixed income						
3. Demonstrate effective techniques of consumer purchasing by evaluating sales promotional devices aimed at encouraging the purchase of specific items, e.g., food, clothing, appliances, furniture, etc.						
4. Demonstrate a knowledge about various forms of credit buying by classifying proposed credit purchases according to the credit plan which would give consumers the most for their money						
F. Use pertinent information as a basis for evaluating and selecting services, practices and products of various types.						
1. Determine ways of evaluating information as to its usefulness. (Consideration should be given to sources, application and other important features)						
2. Demonstrate an understanding of the importance of using product information as an ongoing reference leading to the most efficient use of a product						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
III. *Rights and Responsibilities of the Consumer*						
A. Buy, use and maintain equipment/products according to established safety standards.						
1. Demonstrate an understanding that costs related to safety factors included in products become the consumer's responsibility						
2. Demonstrate an understanding of safety principles to be considered in purchasing and operating a motor vehicle						
3. Demonstrate a knowledge of existing legislation and suggest additional laws directed toward the establishment of safety features and functions to protect consumers						
B. Identify and explain the rights and responsibilities of renters, lessors and owners.						
1. Demonstrate an understanding of the rights and responsibilities of lessor-owners and tenants						
2. Demonstrate a knowledge of the legal prerequisites of a contract						
3. Demonstrate an understanding of the use of eminent domain ...						
4. Determine the need for the public to be informed about and to monitor government expenditures						
5. Demonstrate a knowledge of the procedures involved in buying and selling a home						
6. Demonstrate an awareness of the homeowner's need for insurance and security systems and contrast this need with the problem of being "insurance poor"						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
7. Demonstrate a knowledge about home improvement frauds and determine methods for combating such practices						
8. Demonstrate an understanding of the varieties of housing accommodations which exist and the advantages and disadvantages of each, e.g., houses, trailers, apartments, condominiums, etc.						
C. Identify and describe the various types of consumer legislation and protection, especially those relevant to women, minorities and certain age groups.						
1. Demonstrate a knowledge of the role of the following agencies in protecting the consumer:						
a. Interstate Commerce Commission						
b. Federal Trade Commission						
c. Securities Exchange Commission						
d. Food and Drug Administration						
e. Consumer Protection Agency						
f. Federal Communication Commission						
2. Demonstrate the ability to recognize government actions that attempt (or have attempted) to create "freedom from want"						
3. Demonstrate an understanding of unemployment compensation						
4. Demonstrate the ability to fill out forms relating to retirement, Social Security or other benefits						
5. Determine the importance of providing equal educational opportunities to all people						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
6. Demonstrate the ability to locate and summarize past and current legislative efforts that pertain to the consumer						
7. Demonstrate a knowledge of basic laws which govern the consumer protection movement, such as "Truth-in-Lending," Equal Rights Amendment, Fair Credit, etc.						
8. Demonstrate an understanding that the most important right and responsibility a consumer has is the ability to deal fairly and to be dealt with fairly						
9. Demonstrate an understanding of the interrelationship among federal, state and local agencies in their roles as protectors of the consumer						
10. Demonstrate an understanding of the principle that the best protection a consumer can have is the use of wise buying techniques at the time of the purchase						
11. Demonstrate an awareness of the variety of consumer education and protection programs available to special groups and how to locate and use them						
D. Identify nongovernment agencies and organizations that provide consumers information and protection.						
1. Demonstrate a knowledge about environmental groups that have protected society from abuses						
2. Determine the role of the business community and schools in providing information for consumers						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
E. Demonstrate the ability to inquire or complain about products and services and to obtain redress for grievances.						
1. Demonstrate an understanding of the techniques involved in complaining effectively						
2. Determine what the consumer has a right to expect from manufacturers, sellers and the marketplace						
3. Demonstrate the ability to recognize common consumer gyps and frauds						
4. Determine the areas of responsibility of the consumer in the marketplace with regard to such things as shoplifting, mishandling of products and consideration of proper use of goods						
IV. *Role of Consumer in Our Economic System*						
A. Demonstrate the use of the monetary system.						
1. Demonstrate an understanding of the government's role in the monetary system and how this affects the consumer						
2. Demonstrate an understanding of international monetary relationships as they affect the consumer						
B. Make use of banking and other monetary services available to consumers.						
1. Demonstrate a knowledge about personal loans, 30-day notes, demand notes, automobile loans, mortgages, etc.						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
2. Demonstrate an understanding of interest (simple and compound), collateral, usury						
3. Demonstrate an understanding of banking services by selecting the type of bank that best meets an individual's needs in a given situation						
4. Demonstrate an understanding of the function of the Federal Reserve System as it relates to the consumer						
5. Demonstrate an awareness of the types of credit available and an understanding of the cost of each						
C. Describe the advantages and disadvantages of various types of stores and businesses, (i.e., department stores, supermarkets, discount stores, retail stores, wholesale outlets, cooperatives).						
1. Demonstrate the ability to compare quality and price of products in the various types of stores listed						
D. Describe the interrelationship of supply and demand, production and distribution, and their effects on prices and consumer behavior.						
1. Demonstrate a knowledge about the consumer's role in an economy's supply and demand, production and distribution cycle						
2. Demonstrate an understanding of the reasons for price stability and instability in terms of the supply and demand, production and distribution interrelationships						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
E. Explain the importance of the profit motive in a free enterprise economy.						
1. Demonstrate the awareness of the importance of profit as an incentive which encourages manufacturers, farmers and the like to produce						
2. Determine the effect that the profit motive has upon the economy, with particular emphasis upon its effect on individual consumers						
3. Determine the effect of inflationary and deflationary trends upon the profit motive						
F. Analyze advertising and its influence upon the consumer.						
1. Demonstrate an awareness of the importance of each of the following processes in becoming a careful shopper: a. read advertisements b. ask questions c. observe d. compare e. try out different brands						
2. Demonstrate an understanding of the effect of advertising on (a) the initial cost of goods and (b) over an extended period of time						
3. Demonstrate the ability to analyze and evaluate an advertisement in relation to criteria established for good advertising (e.g., truthful, informative, fair, etc.)						
Overall Page Totals						

Competencies	Course Code A	B	C	D	E	F
G. Describe the effects of political and economic consumer behavior on the marketplace.						
1. Demonstrate an understanding of the consumer's status in the American economic system						
2. Determine the effects of boycott procedures upon the business community and the consumer						
3. Determine how credit and other services affect a store's prices						
4. Determine the effect that proposed tariffs or trade laws will have on future trade prices, domestically and internationally						
H. Provide examples of the interdependence of world economics as it influences the consumer.						
1. Demonstrate a knowledge of the role of world economic organizations in regulating trade and investment, (e.g., World Monetary Fund, Common Market, oil producers, etc.)						
2. Demonstrate an awareness of the effects of multinational corporations on world economics and particularly on American economics						
Overall Page Totals						